6/21/07 1:41:27 BK 561 PG 605 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Prepared by and return to: Fearnley & Califf - MS 981 Goodman Road - Ste 105 Horn Lake, MS 38637 Phone No.: 662-536-4907

STATE OF MISSISSIPPI

FHA CASE NO. 283-013895

SPECIAL WARRANTY DEED

This Indenture, made between ALPHONSO JACKSON, Secretary of Housing and Urban Development of Washington, D.C., part of the first part, (Grantor), and Melissa White, a single person, party(ies) of the second part (Grantee).

Witnesseth, that the said party of the first part, for and in consideration of the sum of one dollar (\$1.00), and other valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey, confirm and specially warrant unto the said party(ies) of the second part, and the heirs and assigns of the said party(ies) of the second part, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 98, Section A, Brook Hollow Subdivision, situated in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat of record in Plat Book 7, Page 8, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Being the same property acquired by the party of the first part pursuant to the provision of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531), by deed dated January 4, 2007 and recorded in Book 550, Page 496 in the Chancery Clerk's Office of DeSoto County, Mississippi.

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the said party(ies) of the second party, forever, in fee simple; and the said party of the first part specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the party of the first part.

Subject to all covenants, restrictions, reservations, easements, conditions and right(s) appearing of record; and subject to any state of facts an accurate survey would show.

This Deed not to be in effect until: June 20, 2007

Preparen

In Witness whereof the undersigned and seal as the duly authorized principal of Hooks Van Holm, Inc., an Alabama corporation, has set his/her hand marketing contractor of the U. S. Department of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F. R. 43171 (July 26, 2005), as amended.

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: ated Authority

Dated:

STATE OF ALABAMA **COUNTY OF CALHOUN**

Personally appeared before me, the undersigned Notary Public in and for said county and state, on the day of _ , 2007, within my jurisdiction, the within sere named , with whom I am personally acquainted, or proved to ZU me to be on the basis of satisfactory proof, and who, upon oath, acknowledged him/herself to be duly authorized principal and an authorized signatory of Hooks Van Holm, Inc., and for and on behalf of said Corporation, and on behalf of the Secretary of Housing and Urban Development, by virtue of that delegation of authority published at 70 F. R. 43171 (July 26, 2005), as amended and as the act and deed of said Corporation and the Secretary of Housing and Urban Development, s/he executed the above and foregoing instrument, after first having been duly authorized by said Corporation and the Secretary of Housing and Urban Development so to do.

My Commission Expires: 2/03/69

Parcel No.: 1086240900009800

Mail Tax Bills To: Melissa White

7518 Southaven Circle W. Southaven, MS 38671

Property Address:

8105 Cedarbrook

Southaven, MS 38671

Grantor's Address: Hooks Van Holm

1021 Noble Street, Suite 212 Anniston, AL 36903 Phone #: (256) 241-1415 No Second Number

Grantee's Address: Melissa White

7518 Southaven Circle West Southaven, MS 38671 Phone #: N/A

LINDA JACKSON **NOTARY PUBLIC** ALABAMA STATE AT LARGE MY COMMISSION EXPIRES FEBRUARY 3, 2009

Phone #: 901-336-2563

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